# DEVELOPMENT CONTROLS FOR MANUFACTURED HOUSING

by

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#### ABSTRACT

This paper presents a framework for devising and implementing development controls for manufactured housing, and then assesses current legislative, administrative and judicial treatment of this type of housing. The paper has five sections.

The first section presents the theoretical underpinning for local development regulation. Development controls are exercised in three broad areas: type of land use; nature of improvements to land consistent with permitted uses; and the appearance of those improvements. There is a need for distinction among the three areas, and clarity of definition within each. Definitions of manufactured housing, both general and specific, are provided.

The second section addresses use definition. The intent is to provide compatibility of adjoining uses, clustering those with similar purposes. Where uses are clear, regulatory processes are routine. Where uses have special attributes, there are special regulatory procedures. A common failing in local regulatory control of manufactured housing is a confusion in use definition. Definition and procedural mechanisms to overcome these failings are suggested.

The third section deals with improvements consistent with approved uses. Where zoning serves the public welfare in use definition, construction codes serve it in the area of improvements. Improvements constructed to publicly determined codes would seem to have a presumptive acceptability, though this has not been the case for manufactured housing. A reason is the personal property classification of manufactured housing from the mobile home tradition. Mechanisms to address these issues are suggested, including means of handling siting to meet both legal and engineering objectives.

The fourth section considers appearance concerns. Many jurisdictions confuse aesthetic and use compatibility, limiting housing choice needlessly. Underlying anxiety about property values and tax base fuels this confusion. Ways of achieving aesthetic objectives are set forth.

The concluding section reviews current legislative, administrative and judicial approaches to manufactured housing, in light of the framework for development regulation presented in the preceding sections. Though performance in all three areas is spotty and reflects the more general uncertainties regarding regulation of these housing types, several examples of sound policy and practice exist as indications of appropriate future directions.

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#### INTRODUCTION

Among proposals almost guaranteed to spark controversy are those for use of "mobile homes." Mention of this form of housing connotes a wide variety of images regarding use and users, the residential structures and related improvements, and the appearance of the structures and improvements. In common with other types of development proposals which often evoke considerable emotion (public housing, for example), "mobile home" proposals are rarely well understood by proposers, regulators, or interested parties. The constituent elements are not readily identified, and thus not easily categorized. The result is an absence of routine, a presence of confusion, and an unhappy outcome.

This paper is an attempt to identify clearly and simply the issues pertinent to regulation of development proposals involving "mobile homes." The intent is to clarify, then simplify regulatory approaches to this form of housing in local jurisdictions. Good definitions and distinct categories will enable the creation of routine and allow individual jurisdictions a range of options when they need to judge development proposals using this form of housing.

## The Theory of Development Regulation

The imposition of controls on local development is based on the premise that government must act affirmatively to protect the health, safety, and welfare of the public. The assumption is that unchecked private market forces will yield outcomes unacceptable by public interest standards. The balance of private market freedom and public sector controls is delicate because there are no facts on which to

proposal deals with something which (if approved) will exist in the future. Thus, in a literal sense, the impacts, be they positive or negative, are only conjecture. Consequently, decisions regarding the proper control of those impacts are exercises in careful judgment.

The development control process is made even more difficult because it occurs in a relatively highly articulated legal environment and applies to developments which involve for the proposers and other interested parties considerable investment—both economic and/or emotional. Indeed, given the potential for intensity which surrounds development proposals, it is a wonder that so much regulatory activity occurs with a high measure of placidity. This calmness in many respects is a testimony to the sensible regulatory systems which planners, code administrators, attorneys, and others have created over the course of many decades.

Proposals for development necessitate actions in the three primary areas of development regulation: land uses, the specific land improvements that provide for those uses, and the appearance of those improvements. Because the three are intertwined in specific development proposals, their independent aspects are often lost in the review of the overall proposal. But if there is anything to be learned by reviewing regulatory actions of the past several decades, it is that separating a proposal into its constituent elements, and analyzing these elements in relation to existing clear categories of definition and precedent, significantly enhances prospects for a more generally supportable outcome. Such simplification and categorization has the effect of distinguishing those elements adequately served by existing

definitions and standards from those elements which require interpretation; in other words, simplification and categorization establish what is routine and what requires judgment. For the public sector, such a process provides ease of administration, and, for private sector proposers, efficiency of review.

## Background on Manufactured Homes

Up to this point, the term "mobile homes" has appeared in quotations. The term has been used because it evokes definite, though typically inaccurate, images of one type of manufactured housing. Given the inaccuracy of images typically held, it is important to establish a common understanding of this form of manufactured housing in terms of its contemporary reality.

Manufactured housing is a generic term covering a wide variety of housing built other than at the site. There are two broad types. The first type of manufactured housing is built to state- or locally-adopted building codes which are generally based on models developed by code organizations such as the Building Officials Conference of America (BOCA). This type of manufactured housing can be single-family (detached or attached) or multi-family; it is commonly referred to as "modular," "panelized," "pre-cut," and so on. The second type of manufactured housing is built to a single preemptive national code embodied in the Federal Manufactured Home Construction and Safety Standards administered by the U.S. Department of Housing and Urban Development (HUD). This preemptive standard is known as the HUD Code, and units built to this code are referred to by Congressional act as "manufactured homes." These homes are typically single-family

detached dwellings. The HUD Code, authorized in 1974, became effective June 15, 1976.

A significant distinction between the two major types of manufactured housing is that a manufactured home is built on a steel frame which provides an initial capability for transportation. Each of the types of manufactured housing built to BOCA or similar codes are usually transported to the home site by independent means. transportation distinction also occasions a legal distinction. Though each type of manufactured housing leaves the factory as personal property (in the legal sense), a HUD Code home has formal public registration of that status in that the entire structure has temporary vehicular classification in order to obtain road permits from plant to home site. By comparison, only the mode of transportation (such as the trailer or transporter bed) of a BOCA or similar code home is so registered. Each BOCA-type manufactured house is designed for location on a permanent foundation. Therefore, such houses necessarily become improvements to real property. Though HUD Code houses can be placed on a permanent foundation, such placement is not necessary for safe occupancy. Indeed, placement on a permanent foundation has been the exception rather than the rule, though this situation is changing. Most HUD Code houses have remained in a personal property category. Consequently, various legal structures (notably tax treatment) have reinforced the distinction between the major types of manufactured housing.

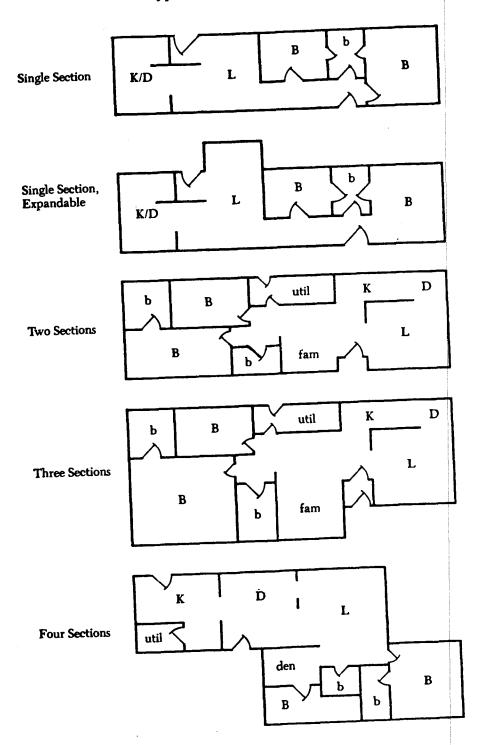
Construction of the HUD Code house on an integral steel frame has also resulted in certain engineering and design attributes. The steel frame provides for considerable structural durability in transit, as

well as at site, because of the box-beam engineering design. (For a more detailed discussion of the architectural and engineering aspects, see Bernhardt et al., 1980, pp. 95-134. For a discussion of house quality issues, see Nutt-Powell, 1982, pp. 9-39.)

Having a completed home on departure from the plant also limits site costs, allowing manufactured homes to be lower in cost in terms of structure completion. The steel frame also serves a foundation function, limiting site costs for this purpose. Most HUD Code homes (roughly 70-75 percent of those constructed annually for the past several years) are "single-section" homes, with all four walls, floor, and roof systems completed at the factory and with dimensions reflecting a high length to width ratio. (A typical house dimension for a 980 square foot house is 70' x 14', a 5:1 length/width ratio.) Manufactured homes with two or more sections are referred to as "multi-section" homes. A frequent dimension for an 1,152 square foot house is 24' x 48'. Figure 1 presents typical house designs for manufactured homes of one or more sections.

As used here, a manufactured home is a house built to the HUD Code; it will be abbreviated as MH. Its initial intrinsic transportability has resulted in unique use and treatment in a variety of areas—legal, tax, site, design, and so on. By comparison, manufactured housing built to BOCA or similar codes is typically real property, and therefore not treated as uniquely as HUD Code housing. The remainder of this paper will focus exclusively on manufactured housing built to the HUD Code. The discussion will cover the three main topics of development regulation: use, improvements, and appearance. A concluding section covers current judicial, legislative and administrative approaches to MH development regulation.

FIGURE 1
Typical MH Floor Plans



SOURCE: Thomas E. Nutt-Powell, Manufactured Homes: Making Sense of a Housing Opportunity (Boston: Auburn House, 1982).

Basic to zoning is the distinction among uses—residential, commercial, industrial and so on. Though there are differences in establishing standards, the essence of zoning is providing clear guidance on the compatibility deemed appropriate by the jurisdiction.

Ideally, use categories are mutually exclusive and collectively exhaustive. A residential use is not a commercial use is not an industrial use, at least not definitionally. Thus the first task in use regulation is setting forth clear definitions of use. One would assume that MHs obviously fall into a residential category. In many zoning ordinances this is not clearly the case, a consequence of flawed definitions.

Within the broad category "residential," a typical first distinction is between attached and detached dwellings. Further distinctions may be made among types of attached dwellings, e.g., garden vs. elevator apartment buildings. Additionally, there are unique residential use types such as planned unit developments, cluster zones, historic districts and leased land developments. Such use types may be restricted to special zones established only for that purpose, or overlaid on zoning districts of the first sort.

A jurisdiction could thus have a simple three-zone hierarchy of residential categories (Rl through R3) where R1 is for detached dwellings with one unit per parcel, R2 for attached dwellings of two units per parcel and R3 for attached dwellings of three or more units per parcel. The jurisdiction could provide for special uses as follows:

Historic District (HD): a distinct zone, with an HD approval process;

Planned Unit Development (PUD): in R2 and R3 zones, with defined PUD approval process;

Cluster Development (CD): in R1 and R2 zone, with defined CD approval process.

In each case the rationale for a special approval process is that land development is to proceed in a way that diverges from the routine established by the basic R1-R3 zones. Because special uses may blur the clarity that the definitions and consequent routine establish, a formal special approval process is provided that allows an orderly means of applying judgment to each unique situation.

How then can manufactured homes be sensibly treated in terms of use categorization? First, it is important to place MHs clearly in a residential use category. Second, special treatment for MHs, if any, must be set forth.

## MHs as Residential Uses

The first step in categorizing an MH as a dwelling is to provide a clear and internally consistent set of definitions. The logic here is that an MH is a subset of dwelling, and dwelling is a type of building. Vehicles are not buildings. Thus, MHs are clearly differentiated from recreational vehicles, including travel trailers, campers and motor homes. Figure 2 presents a set of definitions that achieve this objective.

It is important to note that the definitions are developed to establish use distinctions in a zoning context. Buildings are different ent from roads, vehicles, fields or lakes; dwellings are different

from factories, stores or offices; and MHs are different from recreational vehicles. The distinction in Figure 2 between a manufactured and a mobile home is one based on the applicable construction standards. All MHs built to the HUD Code (effective June 15, 1976) are defined as manufactured homes, while those built previously are mobile homes. The "description" definition of a mobile home offered in Figure 2 is essentially that used in federal statutes to define a manufactured home. In states or localities with construction standards for MHs that applied prior to the HUD Code, it is possible to categorize mobile homes further into those built or not built to the code. These definitional distinctions can be useful in predetermining types of MHs allowed in residential zones. Note again that the distinctions are based on the applicable construction standards, not the appearance of the dwelling.

The most common error in defining MHs in local zoning ordinances is a focus on the initial capability for mobility of the MH rather than on its intended use as a residence. The result is confusion in use categorization, as well as in the improvements and appearance aspects of local development regulations. Consider, for example, these two definitions of MHs:

A transportable single-family dwelling, which may be towed on its own running gear....

A trailer or mobile home shall mean any vehicle or object on wheels....

In each instance, the removal of the "running gear" or "wheels" renders the definition inapplicable, along with all controls applying to entities meeting the definition. This is an undesirable regulatory situation regardless of one's perspective on MHs.

#### FIGURE 2

# Definitions Establishing MHS as Dwellings

- Building: Any three-dimensional enclosure by any building materials of any space for use or occupancy, temporary or permanent. The words "building" and "structure" are interchangeable except where the context clearly indicates otherwise.
- Dwelling: Any room or suite of rooms with its own cooking and food storage equipment, its own bathing and toilet facilities, and its own living, sleeping and eating areas wholly within such room or suite of rooms forming a inhabitable unit for one household entity.
- Attached dwelling: A building designed and/or used for two or more dwellings.
- Detached dwelling: A building designed and/or occupied as a dwelling, and separated from any other building.
- Manufactured home: A structure defined by and constructed to the code authorized by the National Manufactured Housing Construction and Safety Standards Act of 1974 (as amended).
- Mobile home: A structure built prior to June 15, 1976, transportable in one or more sections, which, in the traveling mode, is 8 body feet or more in width or 40 body feet or more in length, or, when erected on site, is 320 or more square feet, and which is built on a steel frame and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air-conditioning, and electrical systems contained therein. (NOTE: An option or addition is to specify a state or local code definition for MHs built prior to the HUD Code.)
- Recreational vehicle: A vehicle which is: (1) built on a single chassis; (2) 400 square feet or less when measured at the largest horizontal projection; (3) self-propelled or permanently towable by a light-duty truck; and (4) designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.

## Special Use Categories for MHs

nates the need to devise special use categories. The initial presumption is that an MH can be used in each zone permitting dwellings of its structural type. Particular regulations resulting from the specific structural characteristics of an MH come under improvements or appearance criteria, and are discussed in the third and fourth sections of this paper.

There are two residential uses for which MHs have been the overwhelming structural choice: leased-land residential communities and temporary residences. Strictly speaking neither use necessitates this form of housing construction. However, the historic predominance of MHs for each means that the use and the housing type are viewed together, and thus require analysis at this point.

In its most basic form, a leased-land residential community is one in which the dwellings are located on leased land. MHs have been used frequently in leased-land communities because they need not be located on a permanent foundation. This provides an ease of siting and setup at a cost typically lower than that for a site-built dwelling of comparable size. In such situations the leasing of the land is often an active business and may also involve providing other services and facilities at the site. Leased-land communities using MHs are conventionally known as MH parks. The land is usually under single ownership, with the homes owned by someone other than the landowner. (This is not a logical necessity: Indeed, an increasing number of such communities are cooperatives or condominiums, either at inception or by conversion.)

The MH park tradition is one that frustrates the cataloguer of residential land uses who wishes to remain faithful to the mutually exclusive/collectively exhaustive standard. The separate ownership of land and dwellings does not seem necessary; it is possible for the MHs to be owned by the landowner, who rents them to the residents. Similarly, individual homeowners can own the land in common (and the units separately) under cooperative or condominium arrangements. does not seem necessary for the houses to be in a personal property status. A cooperative or condominium arrangement with the units in a In fact, an MH real property classification is obviously possible. park is nothing other than a Planned Unit Development (PUD). In the absence of any argument that claims a superiority for MHs over other forms of construction, there is no public sector justification for restricting development of leased land communities exhibiting characteristics traditionally attributed to MH parks to the use of dwellings built to the HUD Code. 6

Use of MHs as temporary residences is the second area of traditional special use requiring attention. The most frequent use of MHs as temporary residences occurs following natural disasters. Other temporary uses occur during construction of a site-built house, for temporary farm labor and for family members requiring special living arrangements. Again, a residence built to any code could serve these temporary residence purposes since time is the essence of this use category. The initial intrinsic mobility and ease of siting of the MH, however, serves to attract attention to this housing type for this use.

#### **IMPROVEMENTS**

The logical result of defining an MH as a dwelling is that MHs are permitted by right in any residential zone. The only limitation as a result of the use classification will result from the structural characteristics of particular units. For example, attached MHs would not be permitted in single-family detached dwelling unit zones. This definitional approach puts MHs on an equal footing with all other forms of residences and subject to the same kinds of improvement restrictions applied either in general or in particular zones. Further, there may be certain structure-specific types of improvement restrictions that a jurisdiction may wish to impose on MHs, similar, for example, to requiring that structures of four or more stories have elevators.

## Distinguishing Among MHs

The ability to zone and to control the nature of improvements to land derives from the police power of jurisdictions, under the general rubric of protecting the public health, welfare and safety. The use definition of MHs as residences makes them presumptively allowable in residential zones. However, in addition to zoning, jurisdictions also exercise their police powers to ensure that the structures built to achieve the intended uses are also acceptable from a public health, welfare and safety perspective. These police powers are embodied in construction codes.

The imposition in June 1976 of a single, preemptive federal construction code for MHs greatly simplifies the code issue for locali-

ties. Not only do they not need to make a determination of which code to adopt for their purposes regarding MHs, but they also do not need to allocate resources to ensure compliance. The HUD Code establishes the standards to which an MH must be built, as well as provides enforcement mechanisms. A municipality can thus be assured that an MH built even hundreds of miles from its eventual site of occupancy, if constructed to the HUD Code, will meet publicly adopted standards that protect the public health, welfare and safety. Because of considerable concern over MH construction quality, HUD has conducted extensive research on the performance of houses built to its code. That research shows that MHs built to the HUD Code are at least of equal safety and durability as homes built to other codes, whether manufactured or site built.

Thus, a first-level distinction is between MHs built to the HUD Code (i.e., all MHs built since June 15, 1976) and those not built to the HUD Code. Local officials meet their public health, welfare and safety obligations in the construction code dimensions by accepting the HUD Code. Indeed, as will be discussed in the last section of this paper, it would seem that it is not a valid exercise of the police power to exclude homes built to the HUD Code simply because they are built to that code.

A second level of distinction occurs among those MHs not built to the HUD Code. Many states had adopted construction codes for MHs prior to the HUD Code, and had companion enforcement systems. Jurisdictions in states that had such codes may usefully distinguish between MHs built to applicable publicly adopted construction codes, and all others. What is important in this distinction is the public

adoption of a code with universal application. This ensures that the homes are built to a set of standards which, in the manner of adoption and the form of application, had as a primary objective the protection of the public health, welfare and safety.

#### Codes for Siting MHs

While the HUD Code covers the building of the MH structure, it does not provide standards for the siting of MHs. Manufacturers do provide siting recommendations that accommodate an MH's unique engineering and design attributes on either a personal or real property basis. However, these are only recommendations and not requirements, and in any event, are not publicly determined. For this reason, as well as because conditions vary within and across jurisdictions, it is appropriate to impose local siting regulations. Indeed, many jurisdictions and/or states have such regulations.

Again, it is important to understand the differences among types of siting for MHs. The nature of construction of MHs, with the steel frame an integral part of the structure, allows a variety of siting options, all of which can be functionally—though not necessarily legally—permanent.

Since MHs are basically a form of single-family detached dwelling, the jursidiction's requirements for permanent foundations on other single-family detached dwellings could apply. Insofar as that code entails a perimeter load-bearing foundation, however, there is reason to attend to structural differences, notably the steel frame. If the steel frame is to be removed, the floor system will require additional strengthening, for example, from a 2x6 to a 2x8 or 2x10 system.

A solution that uses an existing code for foundation requirements, however, involves making the home fit the foundation system. A more appropriate solution is to establish performance standards that allow builders a range of foundation options growing out the structure type. Indiana's standard for permanent installation of MHs, adopted in late 1982, follows this approach. The code provides that permanent foundations be required to transfer loads from the MH to undisturbed ground below the established frost line without failure and without exceeding The code also the safe bearing capacity of the supporting soil. provides that the system may be designed by a professional engineer or architect (either for or independent of the home manufacturer), or that the foundation meet the requirements of the state's One and Two Interestingly, the code allows use of more Family Dwelling Code. traditional MH siting solutions, including stabilizing systems and perimeter enclosures. In doing so, it provides guidance as to appropriate use of this method, recognizing its ability to meet engineering performance standards.

Jurisdictions also need to be concerned with siting when the MH remains in the personal property category. Here it will not be possible to rely on the traditional codes for permanent foundations. A solution along the lines of the performance standard that Indiana adopted is appropriate. The three basic items for concern are the ground preparation, anchoring method and leveling method. Many of the same performance considerations as identified in the Indiana code for permanent installation also apply, i.e., load transfer, frost line, and soil capacity. Both the Council of American Building Officials

(CABO) and the American National Standards Institute (ANSI) currently are involved in devising model standards.

#### Tax Status

Among the factors influencing a jurisdiction's attitude toward a preferred foundation system is the tax liability for of a real or personal property installation. A real property installation will render the home subject to real estate taxation. Since this is the situation of real property in general, MHs with this legal status present few complications, unless the land is owned by someone other than the homeowner. A personal property installation puts the home in a different tax category. Depending on the criteria for establishing personal property value and the nature of the taxes assessed, this may result in MHs yielding different, typically lower, revenues. dictions have traditionally operated on an assumption that personal property (including MHs) depreciates in value. Following this assumption, MHs would yield revenues on an annually decreasing tax assess-Although evidence exists that MHs appreciate, rather than depreciate, in value, few assessing systems have caught up with this Thus MHs in the personal property category may be circumstance. viewed as not bearing their fair share of the tax burden, especially if the rate on personal property is lower than that on real property. An emerging practice is to categorize MHs as real property for taxation purposes, regardless of their legal status. California was among the first to do so, with its statute effective in July 1981. This not only removes the differences in tax liability, but also simplifies the valuation procedure.

#### APPEARANCE

The section on use argued that MHs are properly classified as dwellings and therefore should be permitted uses in residential districts. The section covering improvements contended that the code to which an MH is built is a reasonable basis for determining that a particular unit meets public health, welfare and safety objectives from a structural perspective. It also provided guidance on safely siting MHs. This section discusses the most difficult and persistent of problems regarding MHs, namely their compatibility on grounds of appearance.

### The Evolution of Style

From the early stages of manufactured housing through the mid1970s, the term "mobile home" was used (and accurately so) to describe
a dwelling unit built in a plant, having its own capability for
"towed" mobility, and, in appearance, having a flat roof, vertical
metal siding, and a high length-to-width ratio. Although this term
still accurately describes some MHs, it is no longer possible to use
it as a generalization.

It is most accurate to refer to MHs as a type of sectional manufactured housing. Most MHs built to the HUD Code are single-section homes. They leave the plant essentially complete, with all four walls, floor and roof in place. Multi-section homes, usually comprising two or three sections, leave the plant with three walls, floor and roof in place for each section. Between 1970 and 1980, nearly 3.9 million MHs were built. During this same period, the proportion of

multi-section MHs built in a given year increased from 10 percent in the early 1970s to nearly 30 percent late in the decade. The proportion of multi-section MHs varies state to state, with many states having more multi- than single-section MHs sited annually (see Nutt-Powell, 1982).

Sectional manufactured housing is built to satisfy consumer preferences for particular house styles. The three most common types of sectional manufactured housing are all single-family detached dwellings, and are:

- Ranch, a single-story house with horizontal lap siding and pitched roof meeting in the middle.
- Contemporary, a single-story house with vertical wood siding and pitched roof with broken profile.
- Mobile home, a single-story house with vertical metal siding and flat (or slightly rounded) metal roof.

All of these common types can be, and are, built to the HUD Code as well as other manufactured housing codes. Each can also be site-built. Having a house built to the HUD Code is therefore not necessarily a guide to its appearance. This of course makes the process of appearance control much more difficult.

# Controlling MHs for Appearance Objectives

There are a variety of zoning and development regulations aimed at "neighborhood fit" that apply as easily to MHs as to dwellings built to other codes. Among these are setbacks, density, lot coverage and size, building height and so on. But the most central objective is

the appearance of the dwelling itself, its aesthetic compatibility with other residences in an area.

The concern with MH "aesthetic fit" derives from the unique appearance of "mobile homes," here using the term in its consumer context. These MHs, especially if they are single-section, have very pronounced visual and aesthetic characteristics. Many feel, though without solid evidence to confirm or deny, that MHs of this type have a negative effect on neighborhood quality and, consequently, property values. The various appearance controls that have been placed on MHs (including total exclusion from use in a jurisdiction) are grounded in this "negative effects" assumption, an assumption that is somewhat difficult to defend in the context of the police power requirements of controls to serve the public health, welfare and safety. (Recent judicial decisions in this regard are discussed in the concluding section of this paper.)

Based on the preceding section, it would seem clear that a constitutionally supportable argument is possible for unique development controls (including exclusion) on MHs not built to a publicly determined construction code. If an MH is indeed a residence and if that MH is built to the HUD Code and is therefore clearly meeting publicly determined health, welfare and safety objectives, however, it would seem a difficult task to argue for unique development controls on MHs, especially if those controls entail total exclusion. Indeed, as will be discussed in the last section of this paper, we seem to be in a period of both legislative and judicial transition, with statutes and court decisions prohibiting arbitrary controls but allowing those that have some grounding in observable market and residential conditions.

#### General Use Appearance Controls

An MH built to the HUD Code could be a use permitted by right and still be the pink-and-white "mobile home" that prompts such visceral reactions. What appearance controls are possible, especially in situations involving single-lot siting?

Probably the most effective will be economic zoning, a form of control exercised by the market, not the jurisdiction. Here the assumption is that the home purchaser is unlikely to mismatch home and location, i.e., he or she will not place a \$15,000 "mobile home" on a \$40,000 lot in an area where home sales prices are in the \$125,000 range. Further, if the home purchaser is inclined in this direction, the formal or informal powers of other market actors, notably realtors and lenders, will work to exclude that possibility.

A second approach to appearance control is the use of broad unit attribute standards. Several jurisdictions, both local and state, require that MHs located in general use residential zones have "house-type" siding and/or pitched roofs. Others specify minimum widths or minimum square footage. This approach will tend to ensure that new dwelling units look like existing units, but constrain the ability of new homebuyers to make use of the best, most current MH building approaches and materials. Changes in home design and manufacture may also mean that units that jurisdictions might find acceptable might be excluded, while those they are aiming to eliminate are able to be located. For example, a minimum width requirement could serve to exclude attractive and acceptable "L" or "T" home layouts, while a minimum square footage requirement of 1,000 would not necessarily exclude the "offensive" metal sided and roofed mobile home, if it were